UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/747,908	12/22/2000	William Marcial	17837-00002	4443

7590 02/25/2005	EXAMINER

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	MCCLELLAN, JAMES S

ART UNIT	PAPER NUMBER
3627	

DATE MAILED: 02/25/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

Office Action Summary	Application No.	Applicant(s)
	09/747,908	MARCIAL ET AL.
	Examiner	Art Unit	
	James S McClellan	3627	

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the.maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>01 December 2004</u>.
2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-73</u> is/are pending in the application.
    4a) Of the above claim(s) <u>1-23</u> is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) <u>24-73</u> is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a) ☐ All b) ☐ Some * c) ☐ None of:
        1. ☐ Certified copies of the priority documents have been received.
        2. ☐ Certified copies of the priority documents have been received in Application No. _____.
        3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Request for Continued Examination

1.   A request for continued examination under 37 CFR 1.114, including the fee set forth in

37 CFR 1.17(e), was filed in this application after final rejection. Since this application is

eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e)

has been timely paid, the finality of the previous Office action has been withdrawn pursuant to

37 CFR 1.114. Applicant's submission filed on 12/01/04 has been entered.

Amendment

2.   Applicant's submittal of an amendment was entered on 12/01/04, wherein:

        claims 1-73 are pending;

        claims 1-23 have been withdrawn; and

        claims 24, 27, 32-34, 37, 44, 45, 52, 58, 64, 69, and 70 have been amended.

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

4.   Claims 24-34, 37-48, 50-60, 62-73 rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 6,532,450 (hereinafter "Brown") in view of Fundamental Accounting Principles to Larson et al. (hereinafter "Larson").

Brown discloses an account reconciliation system that utilizes a remote computer (see Figure 2, 62), a centralized database (see Figure 2, 60), and a server for calculating, reporting, reconciling, and updating a variance over a network (see Figure 2, 42).

Additionally, Regarding **claim 24**, Brown et al. discloses a system for account reconciliation, said system comprising: at least one computer; a server (42, see col. 4, line 63) configured to read, receive and store input account information, calculate an account variance and report an account variance to a user; a network connecting the server to the computer (see col. 5, lines 2-5); and a user interface allowing a requester to input account information and to receive account variance output (see col. 15, lines 1-2); **[claim 25]** said server is further configured to automatically submit the account information to an account tracking application (see paragraph bridging col. 14-15); **[claim 26]** said server (42) is configured to receive information by at least one of the Internet (see col. 5, lines 2-5), an intranet, a wide area network and a local area network; **[claim 27]** said server is configured to receive account balance information (see example in col. 15, lines 22-35); **[claim 30]** said server is configured to calculate an account variance using a pre-defined algorithm (see col. 15, lines 20-22); **[claim 31]** said server is configured to receive and store reconciliation information (see col. 15, lines 20-22).

Regarding **claim 32**, Brown et al. discloses a network-based system (see col. 5, lines 2-5) for managing accounts reconciliation (see paragraph bridging col. 14-15), said system

comprising: a client sub-system comprising a browser (inherent in viewing the Web); a data

storage device for storing information; a server sub-system configured to be coupled to said

client sub-system and said database (via 60), said server sub-system further configured to: access

an account reconciliation system after logging onto the system with a user identification and a

password (see paragraph bridging col. 14-15); receive an account information from a centralized

database (via 60); and submit accounting entries to balance the account based on the received

account information to the centralized database to reconcile account variances (see step 616; col.

15, lines 11-14); **[claim 33]** said client sub-system is further configured with: a displaying

component to display available options to the user (via a monitor); and a sending component to

send an inquiry to the server sub-system so that the server sub-system can process and download

the requested information to the client sub-system (see col. 156, lines 1-3); **[claim 34]** the

sending component functions in response to a click of a mouse button (inherent input device);

[claim 37] said server subsystem is further configured with: a collection component for

collecting information from users into the centralized database (via 60); a tracking component

for tracking information on an on-going basis; a displaying component for displaying

information; a receiving component for receiving an inquiry from the client sub system (via a

monitor); and an accessing component for accessing the centralized database and causing the

retrieved information to be displayed on the client sub-system (see col. 15, lines 1-3); **[claim 38]**

said server subsystem further configured with a receiving component for receiving an inquiry to

provide information from one of a plurality of users (see col. 15, lines 1-3); **[claim 39]** said

server subsystem further configured with a processing component for searching and processing

received inquiries against the data storage device containing a variety of information collected by

the collection component (via server 42); **[claim 40]** said server subsystem further configured

with a retrieving component to retrieve information from the data storage device (via 60); **[claim**

41] said server subsystem further configured with an information fulfillment component that

downloads the requested information after retrieving from the database to the plurality of users in

the order in which the requests were received by the receiving component (see col. 15, lines 1-3);

[claim 42] said server subsystem further configured to print requested information (see col. 15,

lines 19-20, "hard copy") ; **[claim 43]** said server subsystem further configured to accept an

inquiry from a user (see col. 15, lines 1-3); **[claim 44, 45]** said server subsystem further

configured to: display information on the client sub-system; and receive an inquiry from the

client sub-system (see col. 15, lines 1-3); **[claim 46]** said server subsystem further configured to:

track information on a real time basis; and store information on a real time basis by adding new

information to the centralized database on a real time basis to provide up-to date information

instantaneously to the user upon a request (information is tracked and stored as soon as it is

received); **[claim 47]** said server subsystem further configured to receive information entered on-

line (see col. 5, lines 2-5); **[claim 48]** said server subsystem further configured to receive

information entered through at least one of a voice activation command and a device connected

to the client sub-system (see keyboard in Fig. 2); **[claim 50]** said server subsystem further

configured to display an HTML document downloaded by the server sub-system (see col. 5, lines

2-10); **[claim 51]** said server subsystem further configured to display at least one alternative out

of various alternatives available to the user (it is inherent that the user will be given at least one

alternative); **[claim 52]** said server subsystem further configured to receive an account

information further comprises the step of displaying at least one of a BSLA, an affiliate BSLA,

an Account Number, a Description of the Account (see col. 8, lines 58-67), a Treasury Balance

indicating the treasury balance booked by a parent corporation, a Business Balance indicating the

amount booked by a subsidiary of the parent corporation, a Contact Name of the BSLA selected,

a Contact Phone Number of the contact name, a Fiscal Month, a start date of the fiscal month,

and an end date of the fiscal month; **[claim 53]** said server subsystem further configured to

receive an account information further comprises the step of receiving a variance amount

between a business balance and a treasury balance (see col. 15, lines 20-22); **[claim 54]** said

server subsystem further configured to receive an account information further comprises the ·

steps of: display at least one row to enter information; and display at least one column to allow a

user to input at least one of a dollar amount Booked by Business (see col. 8, lines 58-67), a dollar

amount Booked by Treasury, a Currency Code, a Conversion Rate, a Description, a date of

transaction, an amount identified in Treasury Journal, a Treasury Source relating to the treasury

journal, a code for an Office and a Legal Entity; **[claim 55]** said server subsystem further

configured to: enter against an account identifier (see col. 8, lines 58-67)at least one of a dollar

amount Booked by Business, a dollar amount Booked by Treasury, a Currency Code, a

Conversion Rate, a Description, a date of transaction, an amount identified in Treasury Journal, a

Treasury Source relating to the treasury journal, a code for an Office and a Legal Entity; and

store against the account identifier at least one of a dollar amount Booked by Business, a dollar

amount Booked by Treasury, a Currency Code, a Conversion Rate, a Description, a date of

transaction, an amount identified in Treasury Journal. a Treasury Source relating to the treasury

journal, a code for an Office and a Legal Entity; **[claim 56]** said server subsystem further

configured to: compute a new account variance between a business balance and a treasury

balance; download the new account variance (see col. 15, lines 30-35); and display the new

account variance; **[claim 57]** said server subsystem further configured to generate account

reconciliation information in a variety of reporting formats (see col. 15, lines 18-20); **[claim 58]**

said server subsystem further configured to: download requested information from said server

sub-system; and display requested information on said client sub-system in response to the

inquiry (via monitor); **[claim 59]** said server subsystem further configured to print requested

information (see col. 15, lines 18-20); **[claim 60]** said server subsystem further configured to:

receive an inquiry from a user (see col. 15, lines 1-3); accept the inquiry from a user; and deliver

information to the user in response to the inquiry; **[claim 62]** said server subsystem further

configured to display an HTML document downloaded by said server sub-system (see col. 5,

lens 2-10); **[claim 63]** said server subsystem further configured to display at least one alternative

from various alternatives available to the user (inherent); **[claim 64]** said server subsystem

further configured to: access the centralized database (via 60); search the database regarding the

specific inquiry; retrieve information from the database; and transmit the retrieved information to

the client system for display by the client system; **[claim 65]** said server subsystem further

configured to select one of a method for submitting accounting entries out of at least an Enter

Cash Account Reconciliation and a Down/UpLoad Cash Account Reconciliation (see paragraph

bridging col. 14-15); **[claim 66]** said server subsystem further configured to: enter a user input

against an account identifier at least one of a dollar amount Booked by Business (see col. 8, lines

58-67), a dollar amount Booked by Treasury, a Currency Code, a Conversion Rate, a

Description, a date of transaction, an amount identified in Treasury Journal, a Treasury Source

relating to the treasury journal, a code for an Office and a Legal Entity; store the user input

against the account identifier at least one of a dollar amount Booked by Business, a dollar

amount Booked by Treasury, a Currency Code, a Conversion Rate, a Description, a date of

transaction, an amount identified in Treasury Journal, a Treasury Source relating to the treasury

journal, a code for an Office and a Legal Entity; upload the user input to update the account

information; and compute a new account variance between a business balance and a treasury

balance; [claim 67] said server subsystem further configured to: create required files associated

with the account; display against an account identifier (see col. 8, lines 58-67), at least one of a

BSLA, an affiliate BSLA, an Account Number, a Description of the Account, a Treasury

Balance indicating the treasury balance booked by a parent corporation, a Business Balance

indicating the amount booked by a subsidiary of the parent corporation, a Contact Name of the

BSLA selected, a Contact Phone Number of the contact name, a Fiscal Month, a start date of the

fiscal month, and an end date of the fiscal month; display at least one column to allow a user to

input at least one of a dollar amount Booked by Business, a dollar amount Booked by Treasury, a

Currency Code, a Conversion Rate, a Description, a date of transaction, an amount identified in

Treasury Journal, a Treasury Source relating to the treasury journal, a code for an Office and a

Legal Entity; accept a user input against the account identifier and at least one of a dollar amount

Booked by Business, a dollar amount Booked by Treasury, a Currency Code, a Conversion Rate,

a Description, a date of transaction, an amount identified in Treasury Journal, a Treasury Source

relating to the treasury journal, a code for an Office and a Legal Entity; and store the user input

against the account identifier and at least one of a dollar amount Booked by Business, a dollar

amount Booked by Treasury, a Currency Code, a Conversion Rate, a Description, a date of

transaction, an amount identified in Treasury Journal, a Treasury Source relating to the treasury

journal, a code for an Office and a Legal Entity; **[claim 68]** said server subsystem further

configured to: upload the user input to update the account information; and compute a new

account variance between a business balance and a treasury balance (see col. 15, lines 20-22);

and **[claim 69]** said server subsystem further configured to connect to the client sub-system via a

network and wherein the network is one of a wide area network, a local area network, an intranet

and the Internet (see col. 5, lines 2-5).

Regarding **claim 70**, Brown et al. disclose a network based account reconciliation system

coupled to a centralized database (via 60), said system comprising: a client sub-system including

a browser; a data storage device for storing information; a server sub-system (42) configured to

be coupled to said client sub-system and said database, said server sub-system further configured

to: receive an account information (see col. 8, lines 58-67); analyze accounting entries relating to

the account based on the account information; compute the account variance by comparing the

received account information against the account information stored in said centralized database

(see col. 15, lines 20-22); and report the account variance to a user in response to an inquiry (see

col. 15, lines 18-20); **[claim 71]** said server subsystem further configured to submit the account

information to an account tracking application (via 14 and 22); **[claim 72]** said server subsystem

further configured to receive and store at least one of a user's account balance information and

reconciliation information (see paragraph bridging col. 14-15); and **[claim 73]** said server

subsystem further configured to receive the account information via at least one of an intranet,

the Internet, a local area network, and a wide area network (see column 5, lines 2-5).

Brown fails to expressly disclose the use of account reconciliation between a parent

business entity and a subsidiary of the parent business entity.

Larson teachs that it is old and well known for parent and subsidiaries to share

accounting information (see Larson, pages 566-569).

It would have been obvious to one of ordinary skill in the art at the time the invention

was made to modify Brown with parent/subsidiary account sharing as taught by Larson, because

its required that subsidiaries and parents file consolidated account records and reconciling each

of the parent/subsidiary accounts would provide greater accuracy to both entities during the

accounting process.

5.   Claims 28, 29, and 36 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Brown in view of Larson as applied to claim 1 and 32 above, and further in view of Hollander.

Brown in combination with Larson disclose all the claimed limitations as set forth above

but fail to expressly disclose the use of access controls to restrict unauthorized access to

accounting systems.

Regarding **claims 28, 29 and 32-69**, Hollander discloses accounting information systems

and the use of access controls to restrict unauthorized access to the systems (see pages 463-464).

It would have been obvious to one of ordinary skill in the art at the time the invention

was made to modify Brown/Larson with the access control taught by Hollander, because

accounting data is sensitive information that is most accurate when protected from authorized

tampering.

6.   Claim 35 is rejected under 35 U.S.C. 103(a) as being unpatentable over Brown in view of

Larson as applied to claims 24-34, 37-48, 50-60, 62-73 above, and further in view of U.S. Patent

No. 6,625,617 (hereinafter "Yarnall").

The combination of Brown and Larson fails to expressly disclose the use of a voice

command input of data.

Yarnall et al. teaches the use of accounting system that allows users to input data via

voice command (see column 14, lines 26-28).

It would have been obvious to one of ordinary skill in the art at the time the invention

was made to modify Brown/Larson with a voice command input device as taught by Yarnall,

because voice command input devices allow users that are incapable of using physical input

devices such as a keyboard or mouse with the ability to input information.

7.   Claims 49 and 61 are rejected under 35 U.S.C. 103(a) as being unpatentable over Brown

in view of Larson as applied to claims 24-34, 37-48, 50-60, 62-73 above, and further in view of

U.S. Patent No. 6,249,770 (hereinafter "Erwin").

The combination of Brown and Larson fails to expressly disclose a server subsystem

configured to submit a request through pull down menus.

Erwin teaches the use of an financial system that utilizes pull-down menus to input

information (see column 9, lines 17-18).

It would have been obvious to one of ordinary skill in the art at the time the invention

was made to modify Brown/Larson with pull-down menus as taught by Erwin, because pull-

down menus provide a friendly to use graphical user interface for the input of information.

Response to Arguments

8.   Applicant's arguments filed 12/1/04 have been fully considered but they are not

persuasive.

On pages 21-42, Applicant argues the rejections set forth in the first office action. Since, Applicant's amendment of claims 24, 27, 32-34, 37, 44, 45, 52, 58, 64, 69, and 70 necessitated new grounds of rejections all pending claims, Applicant's arguments are moot.

Conclusion

9.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jim McClellan whose telephone number is (703) 305-0212. The examiner can normally be reached on Monday-Friday from 9:30 to 6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Olszewski, can be reached at (703) 308-5183.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.
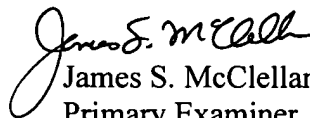
Any response to this action should be mailed to:

> Commissioner of Patent and Trademarks
> Washington D.C. 20231

or faxed to:

> (703) 872-9306 (Official communications) or
> (703) 746-3516 (Informal/Draft communications).

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 7th floor receptionist.

James S. McClellan
Primary Examiner
A.U. 3627

jsm
February 19, 2005